### Case 16-27938 Doc 1 Filed 08/31/16 Entered 08/31/16 11:46:20 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself	dentify Yourself					
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		Joint Case):		
1.	Your full name						
	Write the name that is or your government-issued picture identification (for example, your driver's license or passport).	Midiaci	First name  Middle name				
	Bring your picture identification to your meeting with the trustee.	Burge Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you ha						
	Include your married or maiden names.						
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7891					

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Case number (if known)

Debtor 1 Michael D Burge

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		□ I have not used any business name or EINs.  DBA Burge and Associates LLC  Business name(s)  47-3185812  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live		If Debtor 2 lives at a different address:
		1301 Idlewild Lane Homewood, IL 60430-4032 Number, Street, City, State & ZIP Code Cook	Number, Street, City, State & ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
ò.	Why you are choosing this district to file for	Check one:	Check one:
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Michael D Burge

⊃ar	Tell the Court About	Your Ba	ankruptcy Cas				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7					
	choosing to file under						
		☐ Ch	napter 11				
		☐ Ch	napter 12				
		☐ Ch	napter 13				
3.	How you will pay the fee		about how you	may pay. Typically, if you are paying the fe corney is submitting your payment on your	check with the clerk's office in your local court for more details e yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with		
					option, sign and attach the Application for Individuals to Pay		
The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are file					ntion only if you are filing for Chapter 7. By law, a judge may		
			but is not requi applies to your	ed to, waive your fee, and may do so only amily size and you are unable to pay the f	if your income is less than 150% of the official poverty line that ee in installments). If you choose this option, you must fill out Official Form 103B) and file it with your petition.		
D. Have you filed for No. bankruptcy within the							
	last 8 years?	☐ Ye	s. District	When	Case number		
			District	When	Case number		
			District	When	Case number		
			District		Odde Humber		
10.	Are any bankruptcy cases pending or being	■ No	1				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.				
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your	■ No	Go to lin	12.			
	residence?	☐ Ye		landlord obtained an eviction judgment ag	ainst you and do you want to stay in your residence?		
		. •		o. Go to line 12.			
				es. Fill out <i>Initial Statement About an Evict</i>	ion Judgment Against You (Form 101A) and file it with this		

Deb	otor 1	Michael D Burge			Document Page 4 of 55  Case number (if known)	
Par	t 3: R	eport About Any Bu	sinesses	You Own	as a Sole Proprietor	
12.		ou a sole proprietor full- or part-time ess?	■ No.	Go to	Part 4.	
			☐ Yes.	Name	and location of business	
	busine an indi separa as a co	proprietorship is a ss you operate as vidual, and is not a tte legal entity such proporation, rship, or LLC.		Name	e of business, if any	
	If you I	nave more than one coprietorship, use a late sheet and attach		Numb	er, Street, City, State & ZIP Code	
	it to thi	s petition.		Check	k the appropriate box to describe your business:	
					Health Care Business (as defined in 11 U.S.C. § 101(27A))	
					Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
					Stockbroker (as defined in 11 U.S.C. § 101(53A))	
					Commodity Broker (as defined in 11 U.S.C. § 101(6))	
					None of the above	
13.	Chapte Bankr	ou filing under er 11 of the uptcy Code and are small business r?	deadline operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set applied deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the print 11 U.S.C. 1116(1)(B).		
	Far a 6	definition of small	■ No.	I am n	not filing under Chapter 11.	
	busine	ess debtor, see 11 § 101(51D).	□ No.	I am fi Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
			☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code	
Par	t 4: R	eport if You Own or	Have Any	/ Hazardo	ous Property or Any Property That Needs Immediate Attention	
14.	Do yo	u own or have any	■ No.			
		rty that poses or is d to pose a threat	☐ Yes.			
	of imn identif public	ninent and iable hazard to health or safety?	<b>—</b> 163.	What is	the hazard?	
property t		you own any rty that needs diate attention?			diate attention is why is it needed?	

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Michael D Burge

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Michael D Burge		Document	— Paye o oi s	Case number (#	f known)		
Part	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.				d in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily busine money for a business or investme					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe th	nat are not consumer	debts or business d	lebts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do yo are paid that funds will be available			y is excluded and administrative expenses		
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		Yes					
18.	How many Creditors do you estimate that you	<b>1</b> -49		☐ 1,000-5,000		☐ 25,001-50,000		
	owe?	☐ 50-99 ☐ 100-1 ☐ 200-9	99	□ 5001-10,000 □ 10,001-25,000		☐ 50,001-100,000 ☐ More than100,000		
19.	How much do you estimate your assets to	<b>\$0 - \$</b>		□ \$1,000,001 - \$1		□ \$500,000,001 - \$1 billion		
	be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$10,000,001 - \$ □ \$50,000,001 - \$		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
				□ \$100,000,001 - \$500 million		☐ More than \$50 billion		
20.	How much do you estimate your liabilities	□ \$0 - \$		□ \$1,000,001 - \$1		□ \$500,000,001 - \$1 billion		
	to be?		001 - \$100,000	□ \$10,000,001 - \$ □ \$50,000,001 - \$		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
		☐ \$100,001 - \$500,000 ☐ \$500,001 - \$1 million		□ \$100,000,001 -		☐ More than \$50 billion		
Part	:7: Sign Below							
For	you	I have ex	camined this petition, and I declare	under penalty of perj	ury that the informat	ion provided is true and correct.		
			chosen to file under Chapter 7, I am tates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.		
			rney represents me and I did not pant, I have obtained and read the not			n attorney to help me fill out this		
		I request	relief in accordance with the chapte	er of title 11, United S	States Code, specifie	ed in this petition.		
		bankrupt and 357	ccy case can result in fines up to \$25 1.			roperty by fraud in connection with a rs, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Michae	nael D Burge I D Burge e of Debtor 1	Si	gnature of Debtor 2			
		Executed	d on August 31, 2016	Ex	xecuted on MM / F	DD / YYYY		

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Debtor 1 Michael D Burge Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Marc S. Shuger Signature of Attorney for	r Debtor	Date	August 31, 2016 MM / DD / YYYY	
Marc S. Shuger Printed name				
Marc S. Shuger, Att	orney at Law			
Post Office Box 239 Michigan City, IN 46	361			
Number, Street, City, State & Z  Contact phone (312) 83		Email address	marcshuger@aol.com	
6186672				

		Docume	ent Page 8 of 55	<u> 5                                    </u>	
Fill in this infor	mation to identify your	case:			
Debtor 1	Michael D Burge				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

### Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 4.450.00 1c. Copy line 63, Total of all property on Schedule A/B..... 4,450.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 1.150.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 13,555.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 67,606.00 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 0.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 0.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? □ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

563.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total c	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	13,555.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	13,555.00

		Document	Page 10 of 55	-
Fill in this inform	nation to identify your	case and this filing:		
Debtor 1	Michael D Burge			
Dahtar 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF I	ILLINOIS	
	.,.,			
Case number _				☐ Check if this is an amended filing
Official Fo	rm 106A/B			
Schedule	e A/B: Prop	ertv		12/15
n each category, so hink it fits best. Bo nformation. If more Answer every quest	eparately list and describ e as complete and accura e space is needed, attach tion.	e items. List an asset only once ate as possible. If two married pe	. If an asset fits in more than one category, I cople are filing together, both are equally res in the top of any additional pages, write your under the copy of t	ponsible for supplying correct
	· · · · · · · · · · · · · · · · · · ·	e interest in any residence, build		
■ No. Go to Part	2.			
☐ Yes. Where is	the property?			
Part 2. Describe	Your Vehicles			
Part 2: Describe	four venicles			
			es, whether they are registered or not? G: Executory Contracts and Unexpired Lea	
B. Cars, vans, tru	ıcks, tractors, sport u	tility vehicles, motorcycles		
■ No				
☐ Yes				
Examples: Boat			vehicles, other vehicles, and accessories, snowmobiles, motorcycle accessories	es
■ No □ Yes				
□ 162				
	•	-	es from Part 2, including any entries for	\$n nn
Part 3: Describe	Your Personal and Hous	ehold Items		
Do you own or h	ave any legal or equit	able interest in any of the fo	llowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Examples: Maj		e, linens, china, kitchenware		
Yes. Descr	ibe			
	Miscellan	eous used furniture and	household goods	\$500.00

Official Form 106A/B Schedule A/B: Property page 1

mattress

\$50.00

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Case number (if known) Document Debtor 1 Michael D Burge 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10 Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ■ No ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$550.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

Cash

☐ No

\$200.00

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Case number (if known) Document Debtor 1 Michael D Burge Institution name: Yes..... **Bank of America** \$200.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: Pension Cincinnati Children's Hospital \$3.500.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own?

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Do not deduct secured

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Debtor 1	Michael D Burge		Document	Page 13 of 55  Case number (if known)	
					claims or exemptions.
00 <b>T</b>	formula according to the con-				
28. Tax re	funds owed to you				
	Give specific information ab	out them, inc	luding whether you alrea	ady filed the returns and the tax years	
	·		,	,	
29. Family	v support				
Exam	ples: Past due or lump sum	alimony, spou	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
■ No					
⊔ Yes	Give specific information				
20 Othor	amounts someone owes y	<b>7011</b>			
	ples: Unpaid wages, disabilit	ty insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
■ No	benefits; unpaid loans	you made to	someone else		
	Give specific information				
	sts in insurance policies ples: Health, disability, or life	e insurance; h	ealth savings account (F	HSA); credit, homeowner's, or renter's insurar	ice
■ No					
☐ Yes	Name the insurance compa	iny of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund
	Comp	party flatfie.		Delicitally.	value:
If you	nterest in property that is d are the beneficiary of a living one has died.			d surance policy, or are currently entitled to rece	eive property because
■ No	one nas died.				
☐ Yes	Give specific information				
	s against third parties, whe uples: Accidents, employmen			t or made a demand for payment to sue	
■ No	,	, ,	, 0		
☐ Yes	Describe each claim				
34. Other	contingent and unliquidate	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No					
⊔ Yes	Describe each claim				
	nancial assets you did not	already list			
■ No	Give specific information				
□ 165	. Give specific information				
				ny entries for pages you have attached	\$3,900.00
Part 5: Do	escribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
	<u> </u>				
	own or have any legal or equi- o to Part 6.	table interest i	n any business-related pr	operty?	
	Go to line 38.				

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

No. Go to Part 7.

☐ Yes. Go to line 47.

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Case number (if known) Document Debtor 1 Michael D Burge Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00

Part 8:	List the Totals of Each Part of this Form			
55. <b>P</b> a	nrt 1: Total real estate, line 2			\$0.00
56. <b>Pa</b>	art 2: Total vehicles, line 5	\$0.0	00	
57. <b>P</b> a	art 3: Total personal and household items, line 15	\$550.0	00	
58. <b>Pa</b>	art 4: Total financial assets, line 36	\$3,900.0	00	
59. <b>Pa</b>	art 5: Total business-related property, line 45	\$0.0	00	
60. <b>Pa</b>	art 6: Total farm- and fishing-related property, line 52	\$0.0	00	
61. <b>P</b> a	ert 7: Total other property not listed, line 54	+ \$0.0	00	
62. <b>To</b>	otal personal property. Add lines 56 through 61	\$4,450.0	OO Copy personal property total	\$4,450.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,450.00

Official Form 106A/B Schedule A/B: Property page 5

Fill in this information to identify your case:
Debtor 1 Michael D Burge
First Name Middle Name Last Name
Debtor 2
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS
Case number
(if known)

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	ptions are	you claiming?	Check one only	, even if	your spouse	is filing with	you.
----	--------------------	------------	---------------	----------------	-----------	-------------	----------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Miscellaneous used furniture and household goods	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
mattress Line from Schedule A/B: 6.2	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Ellie Hoff Gorleddie 74 B. G.Z			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line Holli Schedule AVB. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: Bank of America	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Line non schedule AVB. 17.1			100% of fair market value, up to any applicable statutory limit	
Pension: Cincinnati Children's Hospital	\$3,500.00		\$3,500.00	735 ILCS 5/12-1006 or 100% of market value
Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	

Case 16-27938 Filed 08/31/16 Desc Main Doc 1 Entered 08/31/16 11:46:20 Document Page 16 of 55 Debtor 1 Michael D Burge Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? 

No

Yes

		Document	Page 17	of 55		
Fill in this information	on to identify you	ur case:				
Debtor 1	/lichael D Burg	Δ				
	irst Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	irst Name	Middle Name	Last Name			
United States Bankru	ptcy Court for the	: NORTHERN DISTRICT OF	ILLINOIS			
Case number					Choole	if this is an
(ii kilowii)					_	if this is an led filing
					amend	led lilling
Official Form 1	06D					
	<del></del>	Who Have Claim	e Socuroo	hy Proport	N/	40/45
Scriedule D.	Creditors	WIID HAVE CIAIIII	s secured	by Propert	У	12/15
		If two married people are filing tog out, number the entries, and attacl				
number (if known).				, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	
1. Do any creditors have	e claims secured b	y your property?				
☐ No. Check this	box and submit t	his form to the court with your ot	her schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all	of the information	below				
		20.04.				
	cured Claims			Column A	Column B	Column C
		more than one secured claim, list the s a particular claim, list the other cred		Amount of claim	Value of collateral	Unsecured
		ical order according to the creditor's r		Do not deduct the	that supports this	portion
2.1 Mattress Frm		Describe the property that secur	es the claim:	value of collateral. \$1,150.00	claim \$50.00	If any <b>\$1,100.00</b>
Creditor's Name	<u>'</u>	mattress	-	ψ1,130.00	Ψ30.00	Ψ1,100.00
		mattress				
Po Box 94498		As of the date you file, the claim apply.	IS: Check all that			
Las Vegas, N	V 89193	Contingent				
Number, Street, City,	State & Zip Code	☐ Unliquidated				
		Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that app				
Debtor 1 only		☐ An agreement you made (such car loan)	as mortgage or sec	ured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor		☐ Statutory lien (such as tax lien,	mechanic's lien)			
At least one of the de		Judgment lien from a lawsuit	Non Burch	aca Manay Sagurit	61.e	
Check if this claim community debt	relates to a	Other (including a right to offset	t) Non-Purcha	ase Money Securi	ıy	
	Opened					
	08/14 Last Active					
Date debt was incurred		Last 4 digits of account n	umber 9473			
Add the dollar value	of your entries in C	Column A on this page. Write that n	umber here:	\$1,15	50.00	
		the dollar value totals from all pag	jes.	\$1,15	50.00	
Write that number he	ere:			. , -		
Part 2: List Others	to Be Notified fo	or a Debt That You Already List	ted			
trying to collect from y than one creditor for a	ou for a debt you only of the debts that	ne notified about your bankruptcy f owe to someone else, list the credit t you listed in Part 1, list the additi	tor in Part 1, and th	en list the collection ag	gency here. Similarly, if	you have more
debts in Part 1, do not	TIII out or submit th	nis page.				
	Street, City, State &	Zip Code	On whic	h line in Part 1 did you e	nter the creditor? 2.1	
Wells Fargo	eeina		1	laite of ac		
Client Proce 800 Walnut S	Street		Last 4 d	igits of account number_	_	
Des Moines,	IA 50309					

Official Form 106D

0430 10	27000 2001	Document Pag	e 18 of	5,6 <u>1,10</u> 11 55		
Fill in this information to	identify your case:					
Debtor 1 Mich	ael D Burge					
First Na		Middle Name Last Na	me			
Debtor 2						
Spouse if, filing) First Na	me N	Aiddle Name Last Na	me	_		
United States Bankruptcy	Court for the: NORT	THERN DISTRICT OF ILLINOIS				
Case number						
(if known)					☐ Check	if this is an
					amend	ed filing
N(' '   E   400E	- /=					
Official Form 106E						
ichedule E/F: Cr	editors Who H	ave Unsecured Clair	ns			12/15
ft. Attach the Continuation ame and case number (if kn	Page to this page. If you own).	Property. If more space is needed, have no information to report in a				
	PRIORITY Unsecure					
_ `	riority unsecured claims	against you?				
☐ No. Go to Part 2.						
Yes.						
identify what type of claim possible, list the claims in	it is. If a claim has both pralphabetical order accord	ditor has more than one priority unser riority and nonpriority amounts, list that ing to the creditor's name. If you have laim, list the other creditors in Part 3.	t claim here a	and show both priority a	nd nonpriority amount	s. As much as
	•	structions for this form in the instruction	on booklet.)			
	,		,	Total claim	Priority amount	Nonpriority amount
Illinois Departn	nent of Revenue	Last 4 digits of account numb	er	\$1,605.00	\$1,605.00	\$0.0
Priority Creditor's Na			2045			
100 W. Randol	ction Level 7-425	When was the debt incurred?	2015			
Bensenville, IL						
Number Street City S		As of the date you file, the clai	m is: Check	all that apply		
Who incurred the debt	? Check one	☐ Contingent				
		- Contingent				
Debtor 1 only	. Chissis sinsi	☐ Unliquidated				
■ Debtor 1 only  □ Debtor 2 only		_				
		Unliquidated	:laim:			
☐ Debtor 2 only ☐ Debtor 1 and Debtor	2 only	☐ Unliquidated☐ Disputed☐	:laim:			
☐ Debtor 2 only ☐ Debtor 1 and Debtor ☐ At least one of the de	2 only obtors and another	☐ Unliquidated ☐ Disputed  Type of PRIORITY unsecured of Domestic support obligations		e government		
☐ Debtor 2 only ☐ Debtor 1 and Debtor ☐ At least one of the de	2 only ebtors and another is for a community debt	☐ Unliquidated ☐ Disputed Type of PRIORITY unsecured of Domestic support obligations ☐ Taxes and certain other debt	s you owe the	•		
☐ Debtor 2 only ☐ Debtor 1 and Debtor ☐ At least one of the de	2 only ebtors and another is for a community debt	☐ Unliquidated ☐ Disputed  Type of PRIORITY unsecured of Domestic support obligations	s you owe the	•		

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Debtor 1 Michael D Burge		Case nu	mber (if know)		
2.2 Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number		\$11,950.00	\$11,950.00	\$0.00
Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346	When was the debt incurred?	2015			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all t	hat apply		
Who incurred the debt? Check one.	☐ Contingent				
Debtor 1 only	☐ Unliquidated				
Debtor 2 only	☐ Disputed				
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	aim:			
☐ At least one of the debtors and another	☐ Domestic support obligations				
☐ Check if this claim is for a community debt	Taxes and certain other debts	you owe the go	vernment		
Is the claim subject to offset?	☐ Claims for death or personal in	jury while you v	were intoxicated		
■ No	Other. Specify				
☐ Yes	Income ta	x liability			
4. List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each c than one creditor holds a particular claim, list the other Part 2.	laim. For each claim listed, identify w	hat type of clain	m it is. Do not list claim	s already included in Pans fill out the Continuati	art 1. If more on Page of
				Total cla	
Allstate Property & Casualty  Nonpriority Creditor's Name c/o Credit Collection Services 725 Canton Street Norwood, MA 02062	Last 4 digits of account numl When was the debt incurred?	-			\$140.00
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the cla	im is: Check a	all that apply		
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsec	ured claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt	Obligations arising out of a	separation agre	eement or divorce that	you did not	
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sh	oring plane or	nd other similar debte		
■ No	·	• • •	iu other similar dedts		
☐ Yes	Other. Specify Premium	n payment			

Document Page 20 of 55 Debtor 1 Michael D Burge Case number (if know) 4.2 \$1,011.00 Americollect Inc Last 4 digits of account number 940A Nonpriority Creditor's Name Opened 11/15 Last Active Po Box 1566 When was the debt incurred? 3/29/16 Manitowoc, WI 54221 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Attorney Infinity Meds LIp 4.3 Amex Last 4 digits of account number 4613 \$6,732.00 Nonpriority Creditor's Name Opened 12/02 Last Active Po Box 297871 When was the debt incurred? 8/23/16 Fort Lauderdale, FL 33329 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card 4.4 Cabelas Wfb Last 4 digits of account number 0030 \$0.00 Nonpriority Creditor's Name Opened 3/08/11 Last Active 4800 Nw 1st St Ste 300 When was the debt incurred? 10/18/11 Lincoln, NE 68521 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No

☐ Yes

□ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify Credit Card-placed in collection

Document Page 21 of 55 Debtor 1 Michael D Burge Case number (if know) 4.5 \$392.00 Capital One Bank Usa N Last 4 digits of account number 7692 Nonpriority Creditor's Name Opened 03/16 Last Active Po Box 30281 When was the debt incurred? 8/14/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 3601 Citi Last 4 digits of account number \$2,436.00 Nonpriority Creditor's Name Opened 12/10 Last Active Po Box 6241 When was the debt incurred? 3/20/16 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.7 Citibank, N.A. Last 4 digits of account number 2102 \$10,430,00 Nonpriority Creditor's Name P.O. Box 790110 When was the debt incurred? Saint Louis, MO 63179-0110 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Michael D Burge	Case number (if know)	
CWLP	Last 4 digits of account number	\$140.00
Nonpriority Creditor's Name Attn: Customer Service Municipal Center West Room 101 Springfield, IL 62757	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other Specify Utility Service	
EMP Of Cook County	Last 4 digits of account number	\$585.00
Nonpriority Creditor's Name St. James Hospital c/o Escallate LL Dept. 101A P.O. Box 3521	When was the debt incurred?	
Akron, OH 44309-3521 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
☐Yes	Other. Specify Medical Services	
First Merit Bank	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name III Cascade Plaza CAS 36 Akron, OH 44308	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Deficiency balance-boat-notice	

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Case number (if know) Debtor 1 Michael D Burge 4.1 First Merit Bank 6259 \$30,047.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/13 Last Active 295 First Merit Cir When was the debt incurred? 4/05/16 Akron, OH 44307 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Recreational Other, Specify Ford Motor Credit Company \$3,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 64400 Colorado Springs, CO 80962-4400 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No Deficiency balance-2014 Ford-leased ☐ Yes Other. Specify vehicle 4.1 Franciscan Alliance \$4.500.00 Last 4 digits of account number 3 Nonpriority Creditor's Name 28044 Network Place When was the debt incurred? Chicago, IL 60673-1280 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical Services

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Case number (if know) Debtor 1 Michael D Burge 4.1 Frd Motor Cr 1409 \$895.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/13 Last Active Po Box Box 542000 When was the debt incurred? 8/23/16 Omaha, NE 68154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Lease **Genoa Healthcare Company** \$160.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 77030 Minneapolis, MN 55480-7730 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Medical Services** Other. Specify 4.1 **Infinity Meds LLP** \$1.010.00 Last 4 digits of account number 6 Nonpriority Creditor's Name c/o Americollect When was the debt incurred? P.O. Box 1553 Manitowoc, WI 54221-1553 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Medical Services

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Debtor 1 Michael D Burge Case number (if know) 4.1 Medics First, Inc. \$725.00 Last 4 digits of account number Nonpriority Creditor's Name 1600 Taylor Avenue When was the debt incurred? Springfield, IL 62703 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.1 **PayPal** \$2,125.00 Last 4 digits of account number 8 Nonpriority Creditor's Name P.O. Box 105658 When was the debt incurred? Atlanta, GA 30348-5658 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Miscellaneous charges ☐ Yes 4.1 **PNC Bank** \$320.00 9 Last 4 digits of account number Nonpriority Creditor's Name c/o Credit Collection Serivces When was the debt incurred? 725 Canton Street Norwood, MA 02062 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Bank charges

Official Form 106 E/F

☐ Yes

Debtor	1 Michael D Burge	Document Page 26 of 55 Case number (if know)	
4.2	Radiology Imaging Consultants	Last 4 digits of account number	\$295.00
	Nonpriority Creditor's Name c/o CMRE Financial Services, Inc. Brea, CA 92821-6753	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical Services	
4.2	Village of Homewood	Last 4 digits of account number	\$1,110.00
	Nonpriority Creditor's Name		
	P.O. Box 1053 Mokena, IL 60448-2057	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Ambulance service	
4.2	World's Foremost Bank, NA	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	- <u> </u>	
	c/o NCB Management Service, Inc. P.O. Bos 1099	When was the debt incurred?	
	Langhorne, PA 19047		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

■ No

☐ Yes

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify Store account purchases-notice

Debtor 1 Michael D Burge Document Page 27 of 55
Case number (if know)

4.2 3	Worlds Foremost Bank N	Last 4 digits of account number	3461	\$1,053.00
	Nonpriority Creditor's Name 4800 Nw 1st St Ste 300	When was the debt incurred?	Opened 03/11 Last Active 3/14/16	
	Lincoln, NE 68521			-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Cneck all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe propert as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit Care	t	
		· · <del></del>		-
Part	3: List Others to Be Notified About a De	ebt That You Already Listed		
is tı hav	e this page only if you have others to be notified rying to collect from you for a debt you owe to s re more than one creditor for any of the debts th ified for any debts in Parts 1 or 2, do not fill out	omeone else, list the original creditor in at you listed in Parts 1 or 2, list the add	Parts 1 or 2, then list the collection agenc	y here. Similarly, if you
	e and Address	On which entry in Part 1 or Part 2 did you	_	
	ericollect 1 S. Alverno Road		Part 1: Creditors with Priority Unsecured Cla	
P.O.	. Box 1566	_	Part 2: Creditors with Nonpriority Unsecured	Claims
Man	itowoc, WI 54221	Last 4 digits of account number		
	e and Address nt Services, Inc.	On which entry in Part 1 or Part 2 did you Line <b>4.7</b> of ( <i>Check one</i> ):	i list the original creditor? IPart 1: Creditors with Priority Unsecured Cla	ims
	1 Harry Truman Blvd.		Part 2: Creditors with Nonpriority Unsecured	
Sain	nt Charles, MO 63301-4047	Last 4 digits of account number		
Name	e and Address	On which entry in Part 1 or Part 2 did you	Liet the original creditor?	
	RE Financial Services, Inc.	•	f I Part 1: Creditors with Priority Unsecured Cla	ims
	5 E. Imperial Hwy. #200		Part 2: Creditors with Nonpriority Unsecured	Claims
Brea	a, CA 92821-6753	Last 4 digits of account number		
	e and Address itable Services, Inc.	On which entry in Part 1 or Part 2 did you Line <b>4.10</b> of ( <i>Check one</i> ):	list the original creditor? Part 1: Creditors with Priority Unsecured Cla	ime
P.O.	. Box 687		Part 2: Creditors with Nonpriority Unsecured	
Sko	kie, IL 60076	Last 4 digits of account number	- Tare 2. Groundro Will Horiphority Griddourou	Olainio .
	e and Address itable Services, Inc.	On which entry in Part 1 or Part 2 did you Line <b>4.11</b> of ( <i>Check one</i> ):	ı list the original creditor? IPart 1: Creditors with Priority Unsecured Cla	ims
P.O.	. Box 687	<del></del>	Part 2: Creditors with Nonpriority Unsecured	
Sko	kie, IL 60076	Last 4 digits of account number	• •	
<b>N</b> 1	1.6.11	<del>_</del>	Park to the Park	
	e and Address allate LLC	On which entry in Part 1 or Part 2 did you Line <b>4.9</b> of ( <i>Check one</i> ):	i list the original creditor? I Part 1: Creditors with Priority Unsecured Cla	ims
	. Box 645425		Part 2: Creditors with Nonpriority Unsecured	
Cinc	cinnati, OH 45264-5425	Last 4 digits of account number		
Nama	e and Address	On which entry in Part 1 or Part 2 did you	List the original creditor?	
	ois Department of Revenue	- a	■ Part 1: Creditors with Priority Unsecured Cla	ims
	d Compliance Dist 16		Part 2: Creditors with Nonpriority Unsecured	
	W. Randolph Street Suite 700 cago, IL 60601			

Last 4 digits of account number

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Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Internal Revenue Service** Line 2.2 of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims P.O.Box 7346  $\hfill \square$  Part 2: Creditors with Nonpriority Unsecured Claims Philadelphia, PA 19101-7346 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? NCB Management Services, Inc. Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 1099 ■ Part 2: Creditors with Nonpriority Unsecured Claims Langhorne, PA 19047 Last 4 digits of account number

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Michael D Burge

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	13,555.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	13,555.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	67,606.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	67,606.00

		17(7,1111)	111 1 (1111. 7 3 111 . ).	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Michael D Burge			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Ford Motor Credit Company P.O. Box 64400 Colorado Springs, CO 80962-4400	Acct# Deficiency balance-2014 Ford

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		DOGDINE	III Paue 30 0	<u> </u>
Fill in this inf	ormation to identify your			
Debtor 1	Michael D Burge			
<b>D</b> 14 0	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
	Form 106H	_		
<u>Schedu</u>	le H: Your Cod	ebtors		12/15
No Yes  2. Within Arizona, ( No. Go Yes. D  3. In Columnin line 2 a	California, Idaho, Louisiana, to line 3. id your spouse, former spou n 1, list all of your codebte again as a codebtor only if	lived in a community pr Nevada, New Mexico, Pu ise, or legal equivalent live ors. Do not include your that person is a guaran	operty state or territory erto Rico, Texas, Washi e with you at the time?  spouse as a codebtor tor or cosigner. Make s	<b>y?</b> ( <i>Community property states and territories</i> include
out Colu		,	•	,
	umn 1: Your codebtor e, Number, Street, City, State and Zll	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
Nam	nber Street			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line
City		State	ZIP Code	
3.2 Nam				☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
Nun City		State	ZIP Code	

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Fill	in this information to identify your	case.				ı					
	otor 1 Michael D										
	otor 2 ouse, if filing)				_						
Uni	ted States Bankruptcy Court for t	ne: NORTHERN DISTRIC	CT OF ILLINOIS		_						
O Be a sup spo	fficial Form 106l  chedule I: Your Incase complete and accurate as populying correct information. If yourse. If you are separated and your asseption of the separate sheet to this form	ssible. If two married peo ou are married and not fili our spouse is not filing w	ng jointly, and your ith you, do not inclu	spouse i ide inforr	s liv natio	And Debring with on about	M / DD/ Y tor 2), bor you, inclu your spo	d filing ent showin as of the for YYYY th are equade inforr ouse. If me	mation about ore space is	12/15 ible for your needed,	
	t 1: Describe Employmen										
1.	Fill in your employment information.		Debtor 1				Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	☐ Employed ■ Not employed				☐ Emplo	•			
	Include part-time, seasonal, or self-employed work.	Employer's name									
	Occupation may include studen or homemaker, if it applies.	t Employer's address									
Do	Cive Details About M	How long employed t	here?				_				
Esti	mate monthly income as of the use unless you are separated.		you have nothing to r	report for	any	line, write	\$0 in the	space. In	clude your noi	n-filing	
-	u or your non-filing spouse have e space, attach a separate sheet		ombine the information	on for all e	mplo	oyers for	that perso	n on the li	ines below. If	you need	
						For Deb	otor 1		btor 2 or ing spouse		
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$		0.00	\$	N/A		
3.	Estimate and list monthly over	rtime pay.		3.	+\$		0.00	+\$	N/A		
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$		0.00	\$	N/A		

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Debtor 1	Michael D Burge	-	Case r	number (if known)				
			For	Debtor 1		Debtor filing s	2 or pouse	
Co	ppy line 4 here	4.	\$	0.00	\$		N/A	
5. <b>Li</b> s	st all payroll deductions:							
5a	. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$		N/A	
5b	•	5b.	\$	0.00	\$		N/A	
5c	Voluntary contributions for retirement plans	5c.	\$	0.00	\$		N/A	
5d	. Required repayments of retirement fund loans	5d.	\$	0.00	\$		N/A	
5e	. Insurance	5e.	\$	0.00	\$		N/A	
5f.	•	5f.	\$	0.00	\$		N/A	
5g		5g.	\$	0.00	\$		N/A	
5h		5h	· —	0.00	+ \$		N/A	
6. <b>A</b> c	ld the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$		N/A	
7. <b>C</b> a	Ilculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$		N/A	
8. <b>Li</b> s	st all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$		N/A	
8b	•	8b.	\$	0.00	\$		N/A	
8c	<ul> <li>Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</li> </ul>	8c.	\$	0.00	\$		N/A	
8d	. Unemployment compensation	8d.	\$	0.00	\$		N/A	
8e	•	8e.	\$	0.00	\$		N/A	
8f. 8g	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f. 8g.	\$	0.00	\$		N/A N/A	
8h	. Other monthly income. Specify:	8h	+ \$	0.00	+ \$		N/A	
9. <b>A</b> c	ld all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		N/A	
10 <b>C</b> s	Ilculate monthly income. Add line 7 + line 9.	10. \$		0.00 + \$		N/A	= \$	0.00
	Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ΙΟ.   Ψ				IN/A	- Ψ	0.00
11. St Ind oth Do	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your ner friends or relatives.  In not include any amounts already included in lines 2-10 or amounts that are not a secify:	deper	,		,	chedule 11.		0.00
W	Id the amount in the last column of line 10 to the amount in line 11. The restrict that amount on the Summary of Schedules and Statistical Summary of Certain plies					12.	\$	0.00
13. <b>D</b> o	you expect an increase or decrease within the year after you file this form	?				ι	Combined monthly in	
	No.							
	No.							

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Fill	n this informa	tion to identify yo	our case:			Ī		
Debt		Michael D Bu					ck if this is:	
Debt (Spo	or 2 use, if filing)						An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	-	MM / DD / YYYY	
	e number nown)							
		rm 106J						
		J: Your I						12/15
info	rmation. If m	and accurate as ore space is ne n). Answer ever	eded, atta	. If two married people ar ich another sheet to this n.	e filing together, be form. On the top of	oth are equa any addition	ally responsible fo onal pages, write y	or supplying correct your name and case
Part	1: Descr	ibe Your House	hold					
1.	No. Go to							
	☐ Yes. <b>Doe</b>	s Debtor 2 live i	in a separ	ate household?				
	□ N □ Y		st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	tor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No
	dependents	namos.						☐ Yes ☐ No
								Yes
								□ No
							_	☐ Yes ☐ No
								☐ Yes
3.	expenses of	enses include f people other tl d your depende	<sup>han</sup> ┌─	No Yes				
exp	mate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		n assistance and		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	enses
4.		or home owners		ses for your residence. I	nclude first mortgag	e 4. \$	i	0.00
	If not includ	ed in line 4:						
	4a. Real e	estate taxes				4a. \$	<b>;</b>	0.00
	4b. Prope	rty, homeowner's				4b. \$	i	0.00
				upkeep expenses		4c. \$		0.00
5.		owner's associat nortgage payme		dominium dues <b>our residence,</b> such as ho	me equity loans	4d. \$ 5. \$		0.00

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Deb	tor 1 Micha	ael D Burge	Case num	ber (if known)	
6.	Utilities:				
J.		city, heat, natural gas	6a.	\$	0.00
		, sewer, garbage collection	6b.	· -	0.00
		none, cell phone, Internet, satellite, and cable services	6c.	· ·	0.00
	•	Specify:	6d.	·	0.00
7.		ousekeeping supplies	7.	·	0.00
3.		nd children's education costs	7. 8.	\$	
				·	0.00
).		undry, and dry cleaning	9.	\$	0.00
		re products and services	10.	· ·	0.00
1.		I dental expenses	11.	\$	0.00
2.		ion. Include gas, maintenance, bus or train fare.	12.	\$	0.00
2		de car payments.		·	
		ent, clubs, recreation, newspapers, magazines, and books	13.	•	0.00
		contributions and religious donations	14.	\$	0.00
5.	Insurance.	de l'escreta de deste d'Oran commune de les de de l'elle de d'elle de OO			
		de insurance deducted from your pay or included in lines 4 or 20.	1F0	¢.	0.00
	15a. Life ins		15a.	·	0.00
	15b. Health		15b.	·	0.00
	15c. Vehicle		15c.		0.00
		insurance. Specify:	15d.	\$	0.00
6.		ot include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:		16.	\$	0.00
7.		or lease payments:			
		ayments for Vehicle 1	17a.	·	0.00
	17b. Car pa	ayments for Vehicle 2	17b.	\$	0.00
	17c. Other.	Specify:	17c.	\$	0.00
	17d. Other.	Specify:	17d.	\$	0.00
8.	Your payme	ents of alimony, maintenance, and support that you did not report as	 S		
	deducted fro	om your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
9.	Other paym	ents you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
0.		roperty expenses not included in lines 4 or 5 of this form or on School	edule I: Yo	our Income.	
	20a. Mortga	ages on other property	20a.	\$	0.00
	20b. Real e	estate taxes	20b.	\$	0.00
	20c. Prope	rty, homeowner's, or renter's insurance	20c.	\$	0.00
	•	enance, repair, and upkeep expenses	20d.	\$	0.00
		owner's association or condominium dues	20e.		0.00
1	Other: Spec			+\$	0.00
١.	Other. Speci	пу.		<del>-</del> φ	0.00
2.	Calculate yo	our monthly expenses			
	22a. Add line	es 4 through 21.		\$	0.00
	22b. Copy lir	ne 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
				\$	0.00
	ZZU. AUU IINE	e 22a and 22b. The result is your monthly expenses.		φ	0.00
23.	Calculate yo	our monthly net income.			
	•	line 12 (your combined monthly income) from Schedule I.	23a.	\$	0.00
		your monthly expenses from line 22c above.	23b.	· ·	0.00
		, ,	_00.	·	
	23c. Subtra	act your monthly expenses from your monthly income.			
		esult is your monthly net income.	23c.	\$	0.00
24.	Do you expe	ect an increase or decrease in your expenses within the year after y	ou file this	s form?	
	For example, of	do you expect to finish paying for your car loan within the year or do you expect you			r decrease because of a
	modification to	the terms of your mortgage?			
	■ No.				
	☐ Yes.	Explain here:			

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Fill in this in	formation to identify your	case:			
Debtor 1	Michael D Burge				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Fo	orm 106Dec				
Declar	ation About a	n Individual	Debtor's So	chedules	12/15
years, or both	ney or property by fraud ii n. 18 U.S.C. §§ 152, 1341, 1 Sign Below		kruptcy case can result	in fines up to \$250,00	00, or imprisonment for up to 20
Did you	pay or agree to pay some	one who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Ye	s. Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	enalty of perjury, I declare are true and correct.	that I have read the sum	mary and schedules file	ed with this declaration	on and
X /s/ N	lichael D Burge		X		
Mic	hael D Burge ature of Debtor 1		Signature of	f Debtor 2	

Date \_\_\_\_\_

Date August 31, 2016

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FII	l in this inform	nation to identify you	r case:					
Del	btor 1	Michael D Burge			LastNama			
Del	btor 2	First Name	Middle Name		Last Name			
	ouse if, filing)	First Name	Middle Name		Last Name			
Uni	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILI	LINOIS			
Ca	se number							
(if kr	nown)						_	heck if this is an mended filing
∩f	ficial Fo	rm 107						
			Affairs for Indi	vidua	ls Filing for B	ankruptcy		4/1
Be a info nun	as complete a ormation. If m nber (if knowr	nd accurate as poss ore space is needed, n). Answer every que	ible. If two married peop attach a separate shee	ole are fil t to this f	ing together, both are form. On the top of an	equally responsib		
1.		current marital statu		TOU LIVE	u belole			
١.	wriat is your	Current maritar statt	15:					
	<ul><li>☐ Married</li><li>■ Not mar</li></ul>	ried						
2.	During the la	ast 3 years, have you	lived anywhere other th	nan wher	e you live now?			
	□ No							
	_	t all of the places you	ived in the last 3 years. D	o not incl	lude where you live nov	٧.		
	Debtor 1 Pri	ior Address:	Dates Debto	or 1	Debtor 2 Prior Ac	ldress:		Dates Debtor 2 lived there
	136 East H Springfield	lazel Dell Lane d, IL 62712	From-To: <b>April,</b> <b>2014-Apri</b> l: <b>2016</b>	30,	☐ Same as Debtor	1		☐ Same as Debtor 1 From-To:
3. state	es and territori  ■ No □ Yes. Ma	es include Arizona, Ca	ver live with a spouse of difornia, Idaho, Louisiana, thedule H: Your Codebtors or Income	, Nevada,	New Mexico, Puerto R			
4.	Fill in the tota If you are filin	al amount of income young a joint case and you	nployment or from oper u received from all jobs a have income that you red	ınd all bus	sinesses, including part	-time activities.	rious calen	dar years?
	Yes. Fill	in the details.						
			Debtor 1			Debtor 2		
			Sources of income Check all that apply.	(b	ross income efore deductions and cclusions)	Sources of inco Check all that ap		Gross income (before deductions and exclusions)

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Case number (if known) Document

Debtor 1 Michael D Burge

					Debtor 1		Debtor 2		
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
			1 of curre ed for bar	nt year until nkruptcy:	☐ Wages, commissions, bonuses, tips	\$5,198.00	☐ Wages, combonuses, tips	nmissions,	
					Operating a business		Operating a	business	
			ar year: ecember	31, 2015 )	☐ Wages, commissions, bonuses, tips	\$11,950.00	☐ Wages, combonuses, tips	ımissions,	
					Operating a business		☐ Operating a	business	
			ar year be Jecember	fore that: 31, 2014 )	■ Wages, commissions, bonuses, tips	\$82,000.00	☐ Wages, combonuses, tips	ımissions,	
					☐ Operating a business		☐ Operating a	business	
	List ead	ch so	•	the gross inco	e and you have income that y me from each source separat		·		
					Debtor 1		Debtor 2		
					Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	t 3: L	_ist (	Certain Pa	yments You	Made Before You Filed for I	Bankruptcy			
6.	Are eitl ☐ No	Ο.	Neither Deindividual	ebtor 1 nor D primarily for a	s debts primarily consumer ebtor 2 has primarily consu personal, family, or househol	mer debts. Consumer deb d purpose."			1(8) as "incurred by an
				,	re you filed for bankruptcy, die	d you pay any creditor a tot	al of \$6,425" or mo	re?	
			☐ Yes		each creditor to whom you paid editor. Do not include paymen				
			* Subject	not include	payments to an attorney for the on 4/01/19 and every 3 years	nis bankruptcy case.	,	• • •	, ,
	<b>■</b> Ye				r both have primarily consure you filed for bankruptcy, did		al of \$600 or more	?	
			■ No.	Go to line 7					
			☐ Yes	include pay	each creditor to whom you paid ments for domestic support of this bankruptcy case.				
	Credit	or's	Name and	d Address	Dates of payme	nt Total amount	Amount you still owe	Was this p	payment for

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Case number (if known) Debtor 1 Michael D Burge

7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen control, or owner of 20% o	neral partners; partners or more of their voting	erships of which y g securities; and a	ou are a genera any managing a	al partner; corporations gent, including one for
	No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	account of a d	ebt that benefited an
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	ie case
10.	Within 1 year before you filed for bankruptor. Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attached	d, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
	Ford Motor Credit Company	Explain what happened Deficiency balance-2			-Leased	\$0.00
	P.O. Box 64400 Colorado Springs, CO 80962-4400	<ul> <li>□ Property was repossessed.</li> <li>□ Property was foreclosed.</li> <li>□ Property was garnished.</li> <li>□ Property was attached, seized or levied.</li> </ul>			vehicle	
	First Merit Bank III Cascade Plaza CAS 36	Deficiency balance-k	poat	7/20	)16	\$25,000.00
	Akron, OH 44308	☐ Property was reposse☐ Property was foreclos☐ Property was garnish	sed.			
		☐ Property was attache				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec  ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institutio	n, set off any a	amounts from your
	Creditor Name and Address	Describe the action the	e creditor took	Date take	action was	Amount

Case 16-27938 Doc 1 Filed 08/31/16 Entered 08/31/16 11:46:20 Page 39 of 55 Case number (if known) Document Debtor 1 Michael D Burge 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** payment transferred or transfer was **Email or website address** made Person Who Made the Payment, if Not You 8/30/16 \$550.00 Marc S. Shuger, Attorney at Law **Attorney Fees** 

Post Office Box 239 Michigan City, IN 46361 marcshuger@aol.com Case 16-27938 Doc 1 Filed 08/31/16 Entered 08/31/16 11:46:20 Desc Main Page 40 of 55 Case number (if known) Document

Debtor 1 Michael D Burge

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list.  No	or to make payments to your credit		or transfer any prope	rty to anyone who
	Yes. Fill in the details.				
	Person Who Was Paid Address	Description and value of any protransferred	operty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already li	iness or financial affairs? e as security (such as the granting of a		·	
	Yes. Fill in the details.				
	Person Who Received Transfer Address	Description and value of property transferred		any property or s received or debts schange	Date transfer was made
	Person's relationship to you				
	Unkown sold over Craig's List	Fishing equipment \$300.00			7/2016
	arm's length				
<ul> <li>Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or simila beneficiary? (These are often called asset-protection devices.)</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>				ust or similar device	of which you are a
	Name of trust	Description and value of the pro	perty transferi	red	Date Transfer was
					made
Par	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and S	torage Units		
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated.	other financial accounts; certificate	s of deposit; sl		
	No Yes. Fill in the details.				
		and A district			Last balanca
		ast 4 digits of Type of acco ccount number instrument	cle me	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for bankruptcy, a	ny safe deposi	it box or other deposi	itory for securities,
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution	Who else had access to it?	Describe the	contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Comonic	have it?
22.	Have you stored property in a storage unit or p	place other than your home within '	year before ye	ou filed for bankrupto	cy?
	■ No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the	contents	Do you still have it?

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Debtor 1 Michael D Burge

Par	t 9: Identify Property You Hold or Control for	Someone Else					
23.	Do you hold or control any property that some for someone.	one else owns? Include any prop	erty y	ou borrowed from, are storing for	or hold in trust		
	No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value		
Par	t 10: Give Details About Environmental Inform	ation					
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, grou	_	•			
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	sites.					
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		us wa	ste, hazardous substance, toxic s	ubstance,		
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of wh	en the	ey occurred.			
24.	Has any governmental unit notified you that yo	u may be liable or potentially liab	ole und	der or in violation of an environme	ntal law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State & ZIP Code)	and	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State & ZIP Code)	and	Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case		
Par	t 11: Give Details About Your Business or Cor	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have	any of	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a	trade, profession, or other activit	y, eith	er full-time or part-time			
	■ A member of a limited liability company	(LLC) or limited liability partners	ship (L	.LP)			
	☐ A partner in a partnership	•		•			
	☐ An officer, director, or managing execu	tive of a corporation					
	An owner of at least 5% of the voting or equity securities of a corporation						

Case 16-27938 Doc 1 Filed 08/31/16 Entered 08/31/16 11:46:20 Page 42 of 55 Case number (if known) Document Debtor 1 Michael D Burge ■ No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed EIN: **Burge & Assoc LLC** consulting 47-3185812 136 East Hazel Dell Lane From-To 3/1/2015-curent Springfield, IL 62712 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Michael D Burge Michael D Burge Signature of Debtor 2 Signature of Debtor 1 Date August 31, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this informa	ation to identify your o	case:		
Debtor 1	Michael D Burge			
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bank	cruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
Official For	m 108			
		n for Indiv	iduals Filing Under Ch	napter 7 12/15
				<u>'</u>
	dual filing under chap claims secured by you		out this form if:	
_	d personal property a		ot expired.	
	er is earlier, unless th		you file your bankruptcy petition or by the time for cause. You must also send cop	
•	ple are filing together date the form.	in a joint case, bot	h are equally responsible for supplying c	orrect information. Both debtors must
	d accurate as possib ir name and case nun		needed, attach a separate sheet to this fo	orm. On the top of any additional pages,
Part 1: List You	r Creditors Who Have	Secured Claims		
information belo	ow.		Creditors Who Have Claims Secured by	, , ,
Identify the cred	litor and the property th	nat is collateral	What do you intend to do with the prop secures a debt?	erty that Did you claim the property as exempt on Schedule C?
Creditor's Ma	ttress Frm		■ Surrender the property.	□ No
name:			Retain the property and redeem it.	■ Yes
Description of	mattress		☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property securing debt:			☐ Retain the property and [explain]:	
securing debt.				
	r Unexpired Personal		n Schodulo G: Evacutary Contracts and I	Jnexpired Leases (Official Form 106G), fill
in the information	below. Do not list rea	l estate leases. Une	expired leases are leases that are still in $\epsilon$ the trustee does not assume it. 11 U.S.C. $\xi$	effect; the lease period has not yet ended.
Describe your und	expired personal prop	erty leases		Will the lease be assumed?
Lessor's name:	Ford Motor Cro	edit Company		■ No
				☐ Yes
Description of load	ed Acot#			
Description of lease Property:		ance-2014 Ford		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Del	Michael D Burge	Case number (if known)
Par	t 3: Sign Below	
	er penalty of perjury, I declare that I have indicated nerty that is subject to an unexpired lease.	ny intention about any property of my estate that secures a debt and any personal
X	/s/ Michael D Burge	X
	Michael D Burge	Signature of Debtor 2
	Signature of Debtor 1	
	Date August 31, 2016	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-27938 Doc 1 Filed 08/31/16 Entered 08/31/16 11:46:20 Desc Main Document Page 49 of 55

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Michael D Burge		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR DE	BTOR(S)	
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 202 compensation paid to me within one year before the five rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy.	or agreed to be paid	to me, for services rendere	d or to
	For legal services, I have agreed to accept		\$	550.00	
	Prior to the filing of this statement I have receive	d	\$	550.00	
	Balance Due		\$	0.00	
2. \$	<b>335.00</b> of the filing fee has been paid.				
3. T	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. I	■ I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	pers and associates of my la	aw firm.
I	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.				m. A
6. I	In return for the above-disclosed fee, I have agreed to	render legal service for all aspect	ts of the bankruptcy c	ase, including:	
b c	a. Analysis of the debtor's financial situation, and ren b. Preparation and filing of any petition, schedules, st c. Representation of the debtor at the meeting of cred d. [Other provisions as needed]  Negotiations with secured creditors to	atement of affairs and plan which itors and confirmation hearing, a	may be required;		r';
7. E	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cany other adversary proceeding.			es, relief from stay acti	ons or
		CERTIFICATION			
	certify that the foregoing is a complete statement of a ankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(	s) in
A	ugust 31, 2016	/s/ Marc S. Shuge	er		
Do	ate	Marc S. Shuger Signature of Attorne Marc S. Shuger, Post Office Box 2 Michigan City, IN (312) 834-2300 marcshuger@ao Name of law firm	Attorney at Law 239 46361		

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#### CONTRACT FOR LEGAL SERVICES

- 1. This agreement (the "Agreement") is made by and between MICHAEL BURGE (the "Client(s)"), and Marc S. Shuger, a debt relief agency (the "Attorney"), as of 8/30/2016 for representation of the Client(s) in a Chapter 7 proceeding. Representation includes preparation and filing of necessary bankruptcy schedules, correspondence with creditors, and attendance at the first scheduled Section 341(a) meeting of creditors.
- 2. The non-refundable advance fee for said representation shall be \$550.00 plus court costs of \$335.00 for a total of fees and court costs of \$885.00. All representation shall terminate upon discharge or earlier by court order.
- 3. The fee and court costs <u>do not</u> include the following: a) any and all court costs, other than those indicated in paragraph 2 above; b) representation of the Client in any adversary proceeding including but not limited to objections to discharge and dischargeability. If the attorney agrees in writing separate from this Agreement to represent the Client(s) in such a proceeding, fees shall be determined on a case by case basis: c) Fees after services terminate: Any services after termination will be billed at \$425.00 per hour. d) there will be a fee of \$75.00 payable in advance for all post-discharge Client request(s) of any bankruptcy document; e) negotiation of, or any court hearing for reaffirmation agreement(s) unless otherwise stated in writing; f) other than the first scheduled creditor meeting, any other administrative hearings either in State or Federal court unless otherwise stated in writing; g) post filing date amendments to creditor schedules. Additional fees and applicable court costs shall be charged for these services. Fees for additional administrative hearings are addressed in Paragraph 4 below, and amendments to creditor schedules are addressed in Paragraph 5 below; h) services associated with liquidation of an asset estate. Hourly fees of \$425.00 per hour will be billed for services rendered in connection with estate liquidation, any service related to or regarding mortgage/loan modification, deed in lieu of foreclosure, or any other transfer of any type of property, or representation in any State Court proceeding:
- 4. There shall be an additional fee of \$250.00 for each creditor meeting in excess of one unless the Attorney requests such continuance:
- 5. Subsequent to the filing date, there shall be an additional fee and cost of \$90.00 (\$30.00 court costs \$60.00 attorney fees) per creditor schedule amendment:
- 6. IT IS THE DEBTOR(S) RESPONISIBLITY TO OBTAIN THE CERTIFICATE FOR THE DEBTOR FINANCIAL MANAGEMENT COURSE ("Certificate") AND COMPLETE THE OFFICIAL FORM 423, AND TO DELIVER THEM TO THE ATTORNEY NO LATER THAN ONE WEEK BEFORE 60 DAYS AFTER THE FIRST DATE SET FOR THE MEETING OF CREDITORS. FAILURE TO DO SO WILL RESULT IN CLOSURE OF YOUR CASE WITHOUT DISCHARGE. IF CLOSURE WITHOUT DISCHARGE OCCURS, AND YOU WISH TO OBTAIN A DISCHARGE, AFTER COMPLETING THE DEBT MANAGEMENT COURSE AND OFFICAL FORM 423, THE DEBTOR(S) IS RESPONSIBLE FOR PAYMENT TO THE ATTORNEY OF THE FEE AND COURT COSTS TOTALING \$660.00 TO BRING A MOTION TO REOPEN THE CASE AND TO FILE THE CERTIFICATE AND OFFICIAL FORM 423. THE FEE MUST BE PAID IN FULL IN ADVANCE OF SETTING THE MOTION. IF YOUR CASE IS CLOSED WITHOUT DISCHARGE DUE TO THE DEBTOR(S) FAILURE TO OBTIAN THE CERTIFICATE, THE ATTORNEY'S REPRESENTATION OF CLIENT WILL BE TERMINATED AS OF THE DATE THE CASE IS CLOSED.
- The Client agrees to seek other counsel in the event an adversary proceeding is filed.
- 8. This Agreement does not misrepresent the services to be provided, or the benefits or risks of filing bankruptcy.
- 9. This Agreement does not contain a waiver of any protection or right provided under 11 U.S.C. Sec. 526(b).
- 10. I have been advised that the Attorney will not and has not given any tax advice, and, if applicable, I have been instructed to seek advice from a qualified tax consultant or attorney.

The Client(s) hereby acknowledges that he/she has read and received a copy of this Agreement along with all disclosures, and understands all terms and conditions contained therein.

DATE: 8-30-16

Client

#### United States Bankruptcy Court Northern District of Illinois

In re	Michael D Burge		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	37
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to th	ne best of my
Date:	August 31, 2016	/s/ Michael D Burge Michael D Burge Signature of Debtor		

Allstate Property & Casualty c/o Credit Collection Services 725 Canton Street Norwood, MA 02062

Americollect 1851 S. Alverno Road P.O. Box 1566 Manitowoc, WI 54221

Americollect Inc Po Box 1566 Manitowoc, WI 54221

Amex Po Box 297871 Fort Lauderdale, FL 33329

Cabelas Wfb 4800 Nw 1st St Ste 300 Lincoln, NE 68521

Capital One Bank Usa N Po Box 30281 Salt Lake City, UT 84130

Citi Po Box 6241 Sioux Falls, SD 57117

Citibank, N.A. P.O. Box 790110 Saint Louis, MO 63179-0110

Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301-4047

CMRE Financial Services, Inc. 3075 E. Imperial Hwy. #200 Brea, CA 92821-6753

CWLP

Attn: Customer Service Municipal Center West Room 101 Springfield, IL 62757

EMP Of Cook County St. James Hospital c/o Escallate LL Dept. 101A P.O. Box 3521 Akron, OH 44309-3521

Equitable Services, Inc. P.O. Box 687 Skokie, IL 60076

Equitable Services, Inc. P.O. Box 687 Skokie, IL 60076

Escallate LLC P.O. Box 645425 Cincinnati, OH 45264-5425

First Merit Bank III Cascade Plaza CAS 36 Akron, OH 44308

First Merit Bank 295 First Merit Cir Akron, OH 44307

Ford Motor Credit Company P.O. Box 64400 Colorado Springs, CO 80962-4400

Ford Motor Credit Company P.O. Box 64400 Colorado Springs, CO 80962-4400

Franciscan Alliance 28044 Network Place Chicago, IL 60673-1280

Frd Motor Cr Po Box Box 542000 Omaha, NE 68154 Genoa Healthcare Company P.O. Box 77030 Minneapolis, MN 55480-7730

Illinois Department of Revenue Bankruptcy Section Level 7-425 100 W. Randolph Street Bensenville, IL 60106

Illinois Department of Revenue Field Compliance Dist 16 100 W. Randolph Street Suite 700 Chicago, IL 60601

Infinity Meds LLP c/o Americollect P.O. Box 1553 Manitowoc, WI 54221-1553

Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346

Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Mattress Frm Po Box 94498 Las Vegas, NV 89193

Medics First, Inc. 1600 Taylor Avenue Springfield, IL 62703

NCB Management Services, Inc. P.O. Box 1099 Langhorne, PA 19047

PayPal P.O. Box 105658 Atlanta, GA 30348-5658 PNC Bank c/o Credit Collection Serivces 725 Canton Street Norwood, MA 02062

Radiology Imaging Consultants c/o CMRE Financial Services, Inc. Brea, CA 92821-6753

Village of Homewood P.O. Box 1053 Mokena, IL 60448-2057

Wells Fargo Client Processing 800 Walnut Street Des Moines, IA 50309

World's Foremost Bank, NA c/o NCB Management Service, Inc. P.O. Bos 1099 Langhorne, PA 19047

Worlds Foremost Bank N 4800 Nw 1st St Ste 300 Lincoln, NE 68521